



MORTGAGE PRE-APPROVAL CERTIFICATE

NAME: KANG MIN PATRICK TONG AND YUK SIM LEE

**PROPERTY ADDRESS : SUITE 3206 TOWER 1, LOT 19, CONCESSION 2,
NORTH OF DUNDAS ST, MISSISSAUGA ON**

AMOUNT: THE LESSER OF \$253,260 OR 70% OF THE PURCHASE PRICE OR
THE APPRAISED VALUE OF THE PROPERTY WHICHEVER IS LOWER

EXPIRY DATE: JULY 18, 2011

WE HEREBY CERTIFY THAT THE MORTGAGE IDENTIFIED ABOVE IS PRE-APPROVED SUBJECT TO THE FOLLOWING CONDITIONS BEING MET:

- | | | |
|----|---|-------------------|
| 1. | SATISFACTORY CREDIT CHECKS | <u> X </u> |
| 2. | SATISFACTORY EMPLOYMENT & INCOME VERIFICATION | <u> X </u> |
| 3. | PROOF OF DOWN PAYMENT | <u> X </u> |
| 4. | APPROVAL OF GOVERNMENT GUARANTEED MORTGAGE | <u> </u> |
| 5. | CMHC/MICC APPROVAL | <u> </u> |
| 6. | SATISFACTORY APPRAISAL OF SUBJECT PROPERTY TO BE
NOT LESS THAN \$361,800 | <u> X </u> |
| 7. | SALE OF PROPERTY LOCATED AT:
_____ | |
| 8. | OTHER: READABLE SALES AND PURCHASE AGREEMENT. | <u> X </u> |

9. **PROOF OF RENTAL INCOME SUFFICIENT TO SERVICE MORTGAGE LOAN**

10022-016
HSBC BANK CANADA
CERTIFIED BY:  JUN 11 2008
NAME: ROSANNA FU 18 - 1675 The Chase
Mississauga, Ontario L5M 5Y2
TITLE: ACCOUNT MANAGER INITIALS:  10082-016
PERSONAL FINANCIAL SERVICES

DATE: JUN 11, 2008

THANK YOU FOR CHOOSING US FOR YOUR MORTGAGE FINANCING
WE'LL MAKE YOU FEEL RIGHT AT HOME!

HSBC BANK CANADA
The Chase Square
Unit #18, 1675 The Chase
Mississauga, Ontario
L5M 5Y7